

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of:

Wendell W. ANTHONY

Serial No.: **09/077,456** Art Unit: **3684**
Filed: **May 29, 1998** Examiner: **Susanna M. MEINECKE DIAZ**
For: **IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING
TRANSACTIONS, INCLUDING HOME BANKING**

FILED ELECTRONICALLY

U.S. Patent and Trademark Office
Mailstop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Madam:

In response to the Non-Final Office Action mailed December 6, 2010, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.